

Information to identify the case:

Debtor 1	Nicholas R Beck	Social Security number or ITIN	xxx-xx-0909
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Kristi L. Beck	Social Security number or ITIN	xxx-xx-3217
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 15-11652-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Nicholas R Beck

Kristi L. Beck

6/2/20

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 6

United States Bankruptcy Court
District of New JerseyIn re:
Nicholas R Beck
Kristi L. Beck
DebtorsCase No. 15-11652-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 4
Total Noticed: 85

Date Rcvd: Jun 02, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 04, 2020.

db/jdb
cr +Nicholas R Beck, Kristi L. Beck, 11 Charles Avenue, Blackwood, NJ 08012-5324
+Ditech Financial LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress ave., Suite 100,
Suite 100, Boca raton, FL 33487-2853
515438365 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
515302866 +Brclysbankde, 125 S West St, Wilmington, DE 19801-5014
515302881 +Chvrgrt Hthcr, 124 Sw Adams St, Peoria, IL 61602-1320
515501182 +Cooper University Physician, Convergent Healthcare Recoveries, PO Box 1289,
Peoria, IL 61654-1289
515302885 +Cordua, Pastore & Associates, 1650 Suckle Highway, Pennsauken, NJ 08110-1450
515405711 +Cordua, Pastore & Associates, LLC, c/o Capehart & Scatchard, P.A. (SIS),
8000 Midlantic Drive, Suite 300-S, Mt. Laurel, NJ 08054-1526
515302886 +Creditors Interchange, 80 Holtz Drive, Buffalo, NY 14225-1425
515302887 +David Faloni, Jr., Faloni & Associates, LLC, 165 Passaic Avenue, Suite 301B,
Fairfield, NJ 07004-3592
518144301 +Ditech Financial LLC, Rebecca A. Solarz, Esquire, 216 Haddon Avenue, Ste. 406,
Westmont, NJ 08108-2812
515302889 +Dynia & Associates, LLC, 4849 N. Milwaukee Avenue, Suite 801, Chicago, IL 60630-2680
515302892 +First Financial Asset Management, Inc., P.O. Box 56245, Atlanta, GA 30343-0245
515302893 +Frdm/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
515434116 ++GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154
(address filed with court: Green Tree Servicing LLC, PO BOX 6154, Rapid City, SD 57709-6154,
Telephone # 888-298-7785)
515302895 +Green Tree Servicing L, Po Box 6172, Rapid City, SD 57709-6172
515302900 Kathleen Wall, Esquire, 2640 Highway 70, P.O. box A, Manasquan, NJ 08736-0631
515302902 +Lloyd S. Markind, Esquire, Markind Law Group, P.C., 102 Browning Lane, Bldg B, Ste 1,
Cherry Hill, NJ 08003-3195
515302903 +Lyons, Doughty & Veldhuis, P.C., 136 Gaither Drive, Suite 100, P.O. Box 1269,
Mt. Laurel, NJ 08054-7269
515302909 ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
(address filed with court: Nissan-infiniti Lt, 2901 Kinwest Pkwy, Irving, TX 75063)
515302906 +Ncofin/sst, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
518650458 New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
518650459 New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826,
New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
515302908 +Nissan Motor Acceptanc, Po Box 660360, Dallas, TX 75266-0360
515312626 Nissan Motor Acceptance Corporation, PO Box 660366, Dallas TX 75266-0366
515302911 Pressler & Pressler, L.L.P., 7 Entin Road, Parsippany, NJ 07054-5020
515302912 +Ronald Desimone, Esq., 900 N. Kings Highway, Suite 307, Cherry Hill, NJ 08034-1516
515302919 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Div of Tax and Compliance Bankruptcy,
P.O. Box 245, Trenton, NJ 08695-0267)
515302916 +Sst/cigpflc, 4315 Pickett Road, Saint Joseph, MO 64503-1600
515302917 +Sst/synovus, Po Box 3997, Saint Joseph, MO 64503-0997
515302922 Sunrise Credit Services, Inc., P.O. Box 9100, Farmingdale, NY 11735-9100
515302923 +Susquehanna Bank Pa, 13511 Label Ln, Hagerstown, MD 21740-2466
515596782 +United Supply Company, Division of USCO, Inc., c/o Kathleen R. Wall, Esq.,
2640 Highway 70, P.O. Box A, Manasquan, NJ 08736-0631
515302931 +Visa Dsnb, 9111 Duke Blvd, Mason, OH 45040-8999

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 02 2020 23:35:48 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 02 2020 23:35:44 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235cr E-mail/Text: bankruptcy@bbandt.com Jun 02 2020 23:35:13 Branch Banking and Trust Company,
PO Box 1847, Wilson, NC 27894cr EDI: IRS.COM Jun 03 2020 02:53:00 Internal Revenue Service, 955 S. Springfield Avenue,
Springfield, NJ 07081515302858 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Jun 02 2020 23:41:52 Advanta Bank Corp/cws,
Po Box 9217, Old Bethpage, NY 11804-9017515520776 E-mail/PDF: MerrickBKNotifications@Resurgent.com Jun 02 2020 23:41:53
Advanta Bank Corporation, Resurgent Capital Services, PO Box 10368,
Greenville, SC 29603-0368515321545 +EDI: PHINAMERI.COM Jun 03 2020 02:53:00 AmeriCredit Financial Services, Inc. dba GM Financ,
P O Box 183853, Arlington, TX 76096-3853515317235 EDI: AIS.COM Jun 03 2020 02:53:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941

515302862 EDI: BANKAMER.COM Jun 03 2020 02:53:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998

517571459 E-mail/Text: bankruptcy@bbandt.com Jun 02 2020 23:35:13 BB&T Bankruptcy, PO Box 1847,
Wilson NC 27894

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 85

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515302859 +EDI: TSYS2.COM Jun 03 2020 02:53:00 Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014

515302861 +EDI: BANKAMER.COM Jun 03 2020 02:53:00 Bk Of Amer, 1800 Tapo Canyon, Simi Valley, CA 93063-6712

515302867 EDI: CAPITALONE.COM Jun 03 2020 02:53:00 Cap One, Po Box 85520, Richmond, VA 23285

515393643 +E-mail/Text: bncmail@w-legal.com Jun 02 2020 23:35:56 CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

515302870 +EDI: CAPITALONE.COM Jun 03 2020 02:53:00 Cap1/bstby, Po Box 5253, Carol Stream, IL 60197-5253

515302871 +E-mail/Text: cms-bk@cms-collect.com Jun 02 2020 23:35:20 Capital Management Services, LP, 726 Exchange Street-Suite 700, Buffalo, NY 14210-1464

515526897 EDI: CAPITALONE.COM Jun 03 2020 02:53:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083

515302872 +E-mail/Text: bankruptcy@cavps.com Jun 02 2020 23:36:02 Cavalry, P.O. Box 520, Valhalla, NY 10595-0520

515302873 +E-mail/Text: bankruptcy@cavps.com Jun 02 2020 23:36:02 Cavalry Portfolio Serv, Po Box 27288, Tempe, AZ 85285-7288

515327653 +E-mail/Text: bankruptcy@cavps.com Jun 02 2020 23:36:02 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

515302878 +EDI: CITICORP.COM Jun 03 2020 02:53:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241

515302880 +E-mail/Text: mediamanagers@clientservices.com Jun 02 2020 23:34:37 Client Services, Inc., 3451 Harry Truman Blvd., St. Charles, MO 63301-9816

515302883 +EDI: WFNNB.COM Jun 03 2020 02:53:00 Comenity Bank/avenue, Po Box 182789, Columbus, OH 43218-2789

515302884 +EDI: WFNNB.COM Jun 03 2020 02:53:00 Comenity Bank/cathrins, 4590 E Broad St, Columbus, OH 43213-1301

515302888 +EDI: DISCOVER.COM Jun 03 2020 02:53:00 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316

515302890 +EDI: CITICORP.COM Jun 03 2020 02:53:00 Exxmbclciti, Po Box 6497, Sioux Falls, SD 57117-6497

515302891 E-mail/Text: data_processing@fin-rec.com Jun 02 2020 23:35:20 Financial Recovery Services, Inc., P.O. Box 385908, Minneapolis, MN 55438-5908

515302894 +EDI: PHINAMERI.COM Jun 03 2020 02:53:00 Gm Financial, Po Box 181145, Arlington, TX 76096-1145

515302896 +E-mail/Text: bankruptcy@hccredit.com Jun 02 2020 23:36:34 Hccredit/feb, Po Box 829, Springdale, AR 72765-0829

515302899 EDI: JEFFERSONCAP.COM Jun 03 2020 02:53:00 Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303

515532335 EDI: JEFFERSONCAP.COM Jun 03 2020 02:53:00 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617

515302875 EDI: JPMORGANCHASE Jun 03 2020 02:53:00 Chase Card, Po Box 15298, Wilmington, DE 19850

515302901 +E-mail/Text: bncnotices@becket-lee.com Jun 02 2020 23:34:50 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096

515302904 +EDI: MID8.COM Jun 03 2020 02:53:00 Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255

515302905 +E-mail/Text: bankruptcydepartment@tsico.com Jun 02 2020 23:36:18 NCO Financial Systems, Inc., P.O. BNox 15630, Wilmington, DE 19850-5630

515302907 +E-mail/Text: bankruptcyntices@cbecompanies.com Jun 02 2020 23:36:05 Nelson, Watson & Associates, LLC, 80 Merrimack Street, Lower Level, Haverhill, MA 01830-5211

515533038 EDI: PRA.COM Jun 03 2020 02:53:00 Portfolio Recovery Associates, LLC, C/O Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541

515507263 EDI: PRA.COM Jun 03 2020 02:53:00 Portfolio Recovery Associates, LLC, c/o Exxonmobil, POB 41067, Norfolk VA 23541

515302910 +EDI: PRA.COM Jun 03 2020 02:53:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952

515302913 +EDI: WFFC.COM Jun 03 2020 02:53:00 Rymr&flnign, Po Box 94498, Las Vegas, NV 89193-4498

515302914 +E-mail/Text: bankruptcy@savit.com Jun 02 2020 23:36:26 Sa-vit Enterprises, 46 W Ferris St, East Brunswick, NJ 08816-2159

515302915 +E-mail/Text: bk-notification@sps-law.com Jun 02 2020 23:34:41 Schachter Portnoy, LLC, 3490 U.S. Route 1, Princeton, NJ 08540-5920

515302924 +EDI: RMSC.COM Jun 03 2020 02:53:00 Syncb/care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469

515302925 +EDI: RMSC.COM Jun 03 2020 02:53:00 Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007

515302927 +EDI: RMSC.COM Jun 03 2020 02:53:00 Syncb/lenscrafters, C/o Po Box 965036, Orlando, FL 32896-0001

515302928 +EDI: RMSC.COM Jun 03 2020 02:53:00 Syncb/sleep Number, Po Box 965036, Orlando, FL 32896-5036

515478525 +E-mail/Text: bankruptcyssst@alorica.com Jun 02 2020 23:34:28 System & Services Technologies, Inc, 4315 Pickett Road, St. Joseph, MO 64503-1600

515302929 EDI: TDBANKNORTH.COM Jun 03 2020 02:53:00 Td Bank N.a., 32 Chestnut St, Lewiston, ME 04240

515302930 +EDI: CITICORP.COM Jun 03 2020 02:53:00 Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497

515302932 +EDI: WFFC.COM Jun 03 2020 02:53:00 Wells Fargo, Po Box 29704, Phoenix, AZ 85038-9704

515431089 EDI: ECAST.COM Jun 03 2020 02:53:00 eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 51

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 85

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr
cr* Jefferson Capital Systems LLC
515302863* Susquehanna Bank, PO Box 639, Maugansville, MD 21767-0639
++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bk Of Amer, Po Box 982235, El Paso, TX 79998)
515302864* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bk Of Amer, Po Box 982235, El Paso, TX 79998)
515302865* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bk Of Amer, Po Box 982235, El Paso, TX 79998)
515302860* +Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
515302868* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)
515302869* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)
515302879* +Citi, Po Box 6241, Sioux Falls, SD 57117-6241
515302882* +Cnvrgrt Hthcr, 124 Sw Adams St, Peoria, IL 61602-1320
515302897* IRS, P.O. Box 7346, Philadelphia, PA 19101-7346
515302898* IRS, P.O. Box 7346, Philadelphia, PA 19101-7346
515302876* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774
(address filed with court: Chase Card, Po Box 15298, Wilmington, DE 19850)
515302877* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774
(address filed with court: Chase Card, Po Box 15298, Wilmington, DE 19850)
515507264* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, c/o Exxonmobil, POB 41067,
Norfolk VA 23541)
515302920* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Div of Tax and Compliance Bankruptcy,
P.O. Box 245, Trenton, NJ 08695-0267)
515302921* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Div of Tax and Compliance Bankruptcy,
P.O. Box 245, Trenton, NJ 08695-0267)
515302918* +Sst/synovus, Po Box 3997, Saint Joseph, MO 64503-0997
515302926* +Synob/jcp, Po Box 965007, Orlando, FL 32896-5007
515302874* ##+Cawley & Bergmann, LLP, 117 Kinderkamack Road, Suite 201, River Edge, NJ 07661-1916
515473685* ##+Susquehanna Bank, PO Box 639, Maugansville, MD 21767-0639
515302857* ##acb American, Inc., P.O. Box 177, Cincinnati, OH 45201-0177

TOTALS: 1, * 18, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 04, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on June 2, 2020 at the address(es) listed below:

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 85

Date Rcvd: Jun 02, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Justin Plean on behalf of Creditor Ditech Financial LLC jplean@rasflaw.com,
bkyecf@rasflaw.com;ras@ecf.courtdrive.com
Laura M. Egerman on behalf of Creditor New Residential Mortgage LLC bkyecf@rasflaw.com,
bkyecf@rasflaw.com;legerman@rasnj.com
Miriam Rosenblatt on behalf of Creditor Ditech Financial LLC miriam.rosenblatt@mhllp.com,
mrosenblatt@rasflaw.com
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com
Ronald E. Norman on behalf of Joint Debtor Kristi L. Beck rnorman@rnormanlaw.com,
ekonecsny@rnormanlaw.com;dgordon@rnormanlaw.com;gl4985@notify.cincompass.com;ronaldenorman@icloud
.com
Ronald E. Norman on behalf of Debtor Nicholas R Beck rnorman@rnormanlaw.com,
ekonecsny@rnormanlaw.com;dgordon@rnormanlaw.com;gl4985@notify.cincompass.com;ronaldenorman@icloud
.com
Sergio I. Scuteri on behalf of Creditor Cordua, Pastore & Associates, LLC
sscuteri@capehart.com

TOTAL: 10